



Order Filed on March 27, 2018
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Wells Fargo Bank, N.A., as indenture
Trustee for the registered holders of IMH Assets Corp.,
Collateralized Asset-Backed Bonds, Series 2004-11, its
successors and/or assigns

In Re:

Rodney Williams

Lydia S. Williams

CASE NO. 15-17245

Chapter: 13

Hearing: February 14, 2018

Judge: MEISEL

**ORDER RESOLVING WELLS FARGO BANK, N.A., AS INDENTURE TRUSTEE FOR
THE REGISTERED HOLDERS OF IMH ASSETS CORP., COLLATERALIZED
ASSET-BACKED BONDS, SERIES 2004-11'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: March 27, 2018

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: Rodney Williams and Lydia S. Williams

Case No: 15-17245-SLM

Caption of Order: Order Resolving Wells Fargo Bank, N.A., as indenture Trustee for the registered holders of IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2004-11's Certification of Default

Upon consideration of Wells Fargo Bank, N.A., as indenture Trustee for the registered holders of IMH Assets Corp., Collateralized Asset-Backed Bonds, Series 2004-11's, its successors and/or assigns, (hereinafter "Movant") application for an order, by way of Certification of Default, for relief from the automatic stay as to certain real property as hereinafter set forth, and the Court noting the agreement of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. As of February 13, 2018, the Debtors are due for the January 1, 2018 and February 1, 2018 post-petition payments which total **\$6,051.48**:

1 payment (1/1/18) @ \$3,051.80:	\$3,051.80
1 payment (2/1/18) @ \$3,043.17:	\$3,043.17
Suspense Balance:	(\$43.49)

Said arrearages shall be cured by Debtors as follows:

a) The Debtor shall submit a payment in the amount of \$3,051.80 to Movant by February 28, 2018. If payment is not received by February 28, 2018, Movant may immediately file a Certification of Default with the Court, not subject to the 30 day default clause.

b) The Debtor shall submit the regular monthly payment due March 1, 2018 along with a payment in the amount of \$2,999.68 to Movant by March 31, 2018. If payment is not received by March 31, 2018, Movant may immediately file a Certification of Default with the Court, not subject to the 30 day default clause.

2. Commencing with the April 1, 2018 regular monthly post-petition mortgage payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

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4. Debtor shall reimburse Movant through her Chapter 13 Plan of Reorganization, as an administrative claim, the sum of \$300.00 for attorney's fees and costs incurred by Movant in the prosecution of its Certification of Default.

5. **Thirty-Day Default Clause:** If the Debtors should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant and/or to the Chapter 13 Trustee for more than (30) days from the due date or to the Chapter 13 Trustee, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter a General Relief Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 1109 Arlington Avenue, Teaneck, New Jersey 07666. The Order submitted to the Court will not require the consent of the Debtors or the Debtors' counsel regarding form or substance, however, the trustee, Debtors and their counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

6. If the case is converted to a Chapter 7, the Movant may file a Certification of Default with the Court and the Court may enter an Order granting Movant relief from the automatic stay.